



Order Filed on January 30, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**RAS Citron, LLC**

130 Clinton Road, Suite 202

Fairfield, NJ 07004

Telephone Number 973-575-0707

Attorneys For Secured

Nationstar Mortgage LLC d/b/a Mr. Cooper

In Re:

**Joseph M. Ghigna**

**and**

**Michelle Ghigna**

**Debtor.**

Case No.: 18-15116-MBK

Chapter: 13

Hearing Date: September 11, 2019

Judge: Michael B. Kaplan.

**ORDER CONDITIONALLY REINSTATING THE AUTOMATIC STAY AS TO**  
**NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

The relief set forth on the following page, is hereby ORDERED.

**DATED: January 30, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Secured Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: David A. Semanchik

Property Involved ("Collateral"): 132 SUSAN DRIVE JACKSON NJ 08527

For good cause shown, it is ORDERED AND DECREED as follows:

1. The automatic Stay is conditionally reinstated with regard to Secured Creditor's interest in the Property.
2. Pursuant to the terms of the loan documents, Debtor(s) shall timely remit monthly mortgage payments to the Secured Creditor in the amount of \$1,738.70, subject to periodic adjustments.
3. In the event of Default:

■ Should the Debtor(s) fail to make monthly payments within thirty (30) days of the date the payments are due or if Debtor(s) fails to comply with any terms of this Order, **stay relief with respect to the Property will automatically be granted without further notice.** *If* a Certificate of Default is required, Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph M. Ghigna  
Michelle Ghigna  
DebtorsCase No. 18-15116-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db/jdb +Joseph M. Ghigna, Michelle Ghigna, 132 Susan Drive, Jackson, NJ 08527-1141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 David A. Semanchik on behalf of Joint Debtor Michelle Ghigna info@semanchiklaw.com  
 David A. Semanchik on behalf of Debtor Joseph M. Ghigna info@semanchiklaw.com  
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 hkaplan@rasnj.com, informationathnk@aol.com  
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
 mortoncraige@cf@gmail.com  
 Laura M. Egerman on behalf of Creditor Federal National Mortgage Association (FANNIE MAE)  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 rsolarz@kmlawgroup.com  
 Sindi Mncina on behalf of Creditor Federal National Mortgage Association (FANNIE MAE)  
 smncina@rascrane.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11